# GOVERNMENT OF INDIA
# FINANCE
# LOK SABHA

UNSTARRED QUESTION NO:5300
ANSWERED ON:28.04.2000
SCHEME OF URBAN MICRO ENTERPRISES
BALIRAM

**Will the Minister of FINANCE be pleased to state:**

(a) the number of persons provided assistance through bank under the scheme of Urban Micro Enterprises of Nehru Rozgar Yojana during 1998-99 and 1999-2000;

(b) the number of applications pending and the reasons for their pendency;

(c) the criteria adopted for granting loans; and

(d) the steps being taken by the Government for speedy clearance of pending applications?

## Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI V. DHANANJAYA KUMAR) :

(a) The Scheme for Urban Micro Enterprises (SUME) under Nehru Rozgar Yojana (NRY) was launched in October, 1989 and this Scheme has been replaced by Swarna Jayanti ShahariRozgar Yojana {SJSRY) with effect from 1st December, 1997. As reported by Reserve Bank of India (RBI), the total number of persons provided assistance through banks under the new scheme viz. SJSRY during the years 1998-99 & 1999-2000 are as under:

| Year | LoanSanctioned No. | Loan Disbursed No. |
|---|---|---|
| 1998-99 | 73270 | 41755 |
| 1999-2000 | 32592 | 20521 |

Upto December,1999.

(b) to (d) Banks have been advised to consider the applications pending as at the end of the year in the following year. Similarly, cases sanctioned but pending at disbursement level would not lapse and would be considered for disbursement in the following year. Applicants whose annual family income does not exceed Rs. 11850/- and who have been living in the area for at least 3 years are eligible to get the benefit under the scheme. There is no minimum or maximum age limit or educational qualification prescribed under the Scheme. RBI have issued guidelines that applications for sanction of loans up toRs. 25,000/- should be disposed of by the banks within a fortnight and those over Rs. 25,000/- within 8 to 9 weeks.